

FIG. 1 PRIOR ART

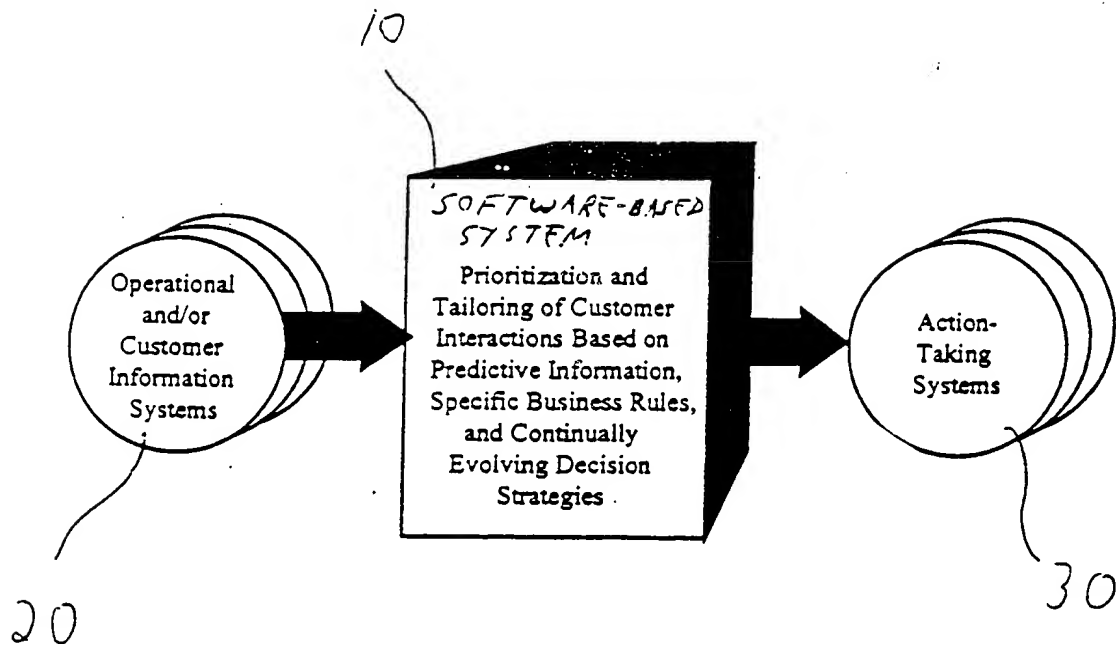


FIG. 2 PRIOR ART

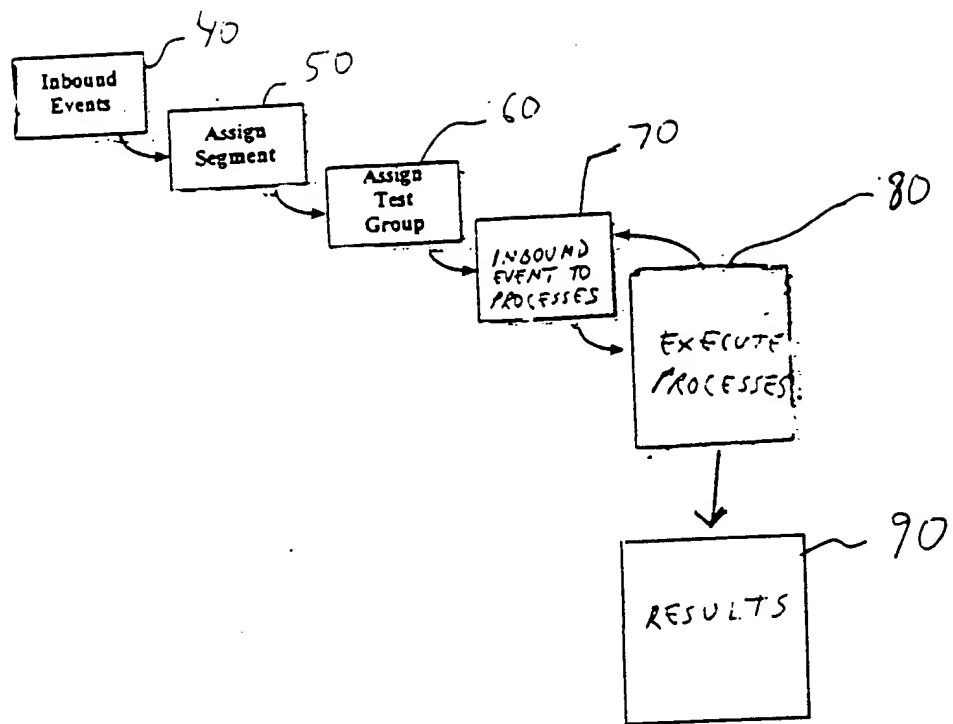
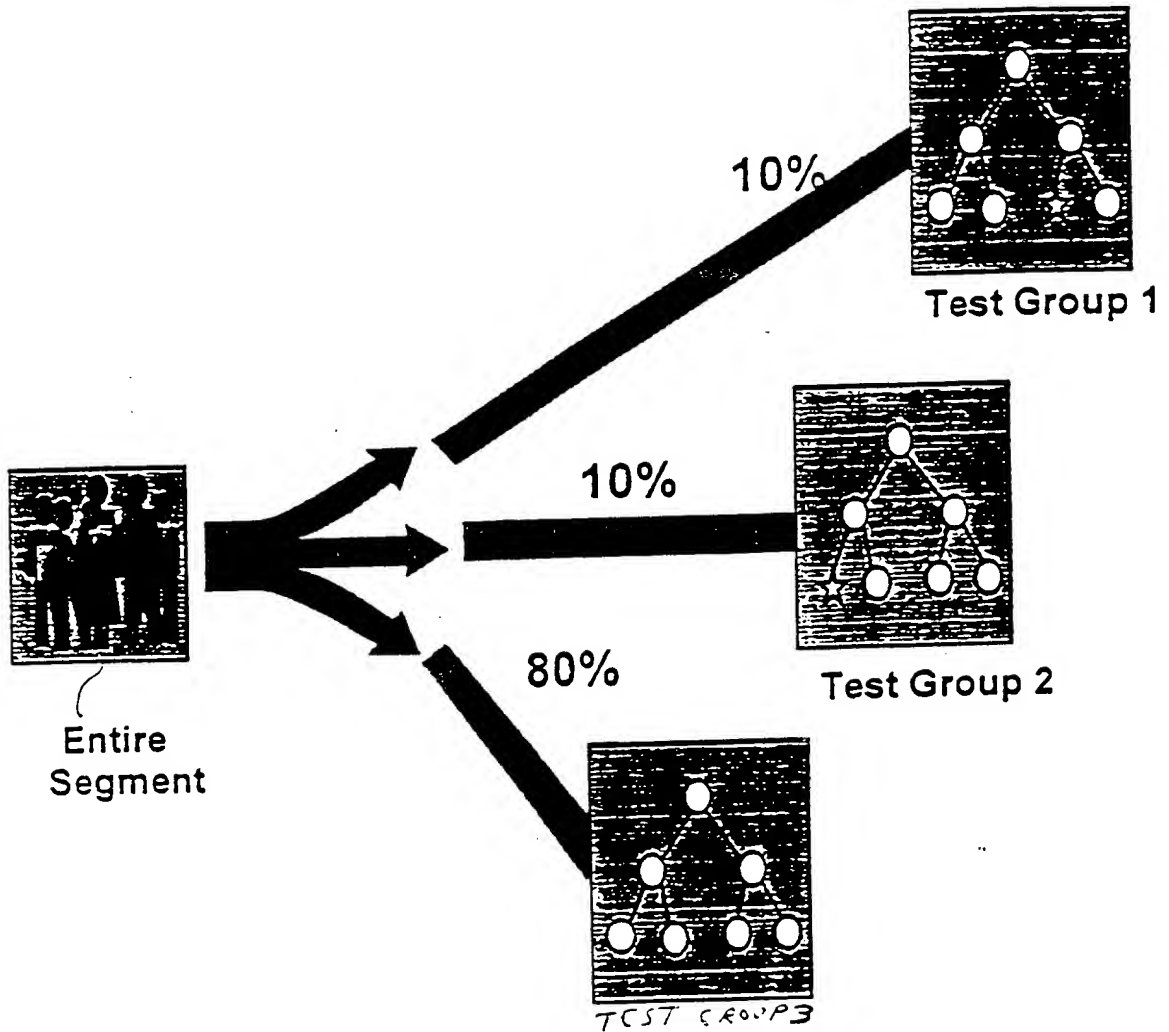
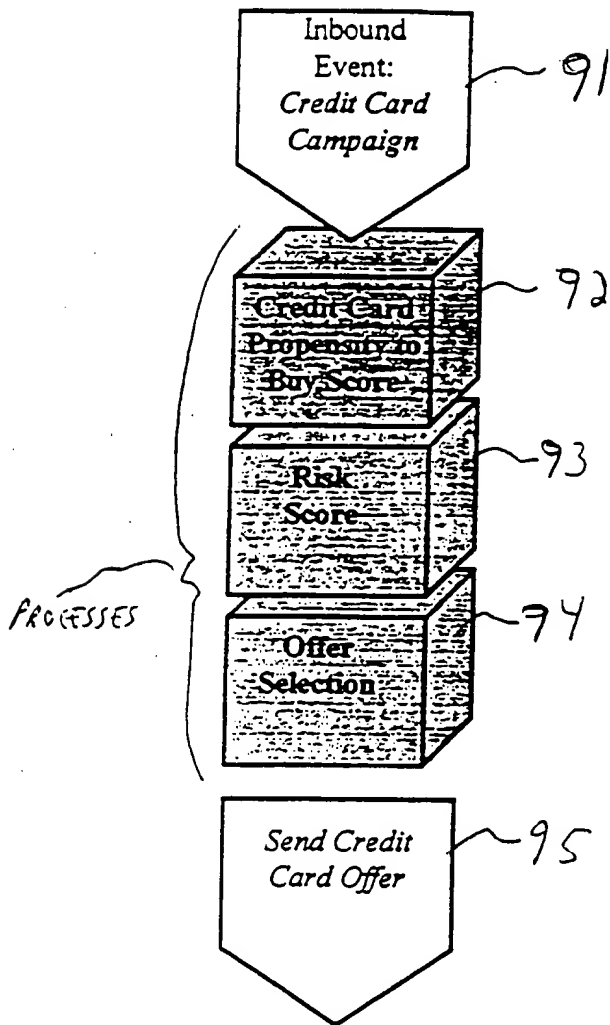


FIG. 3 PRIOR ART



PRIOR ART
FIG. 4(A)



PRIOR ART
FIG. 4(B)

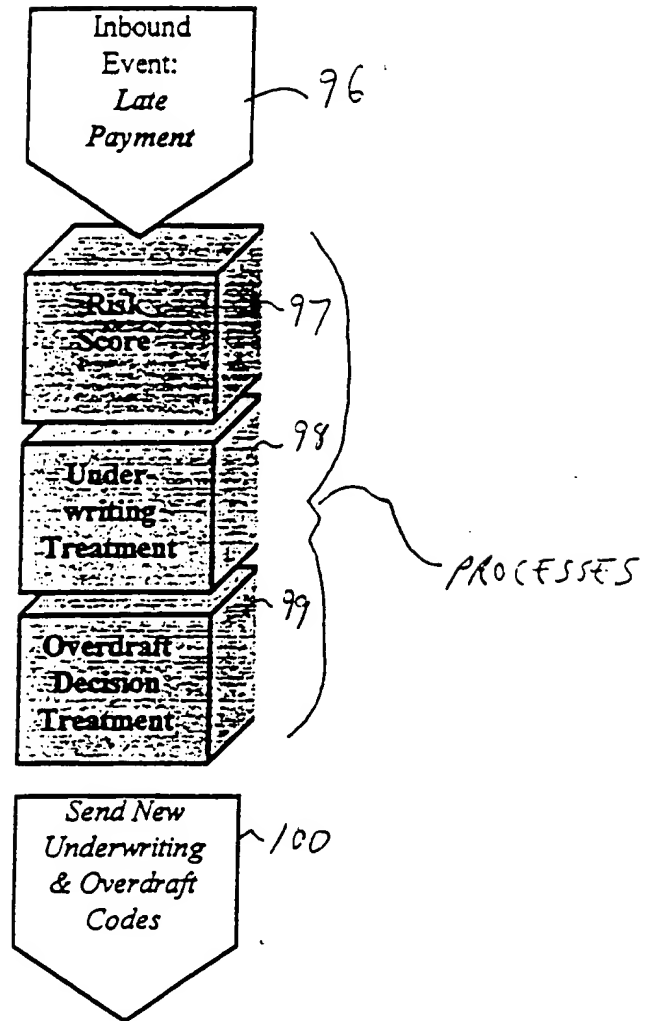


FIG. 5 PRIOR ART

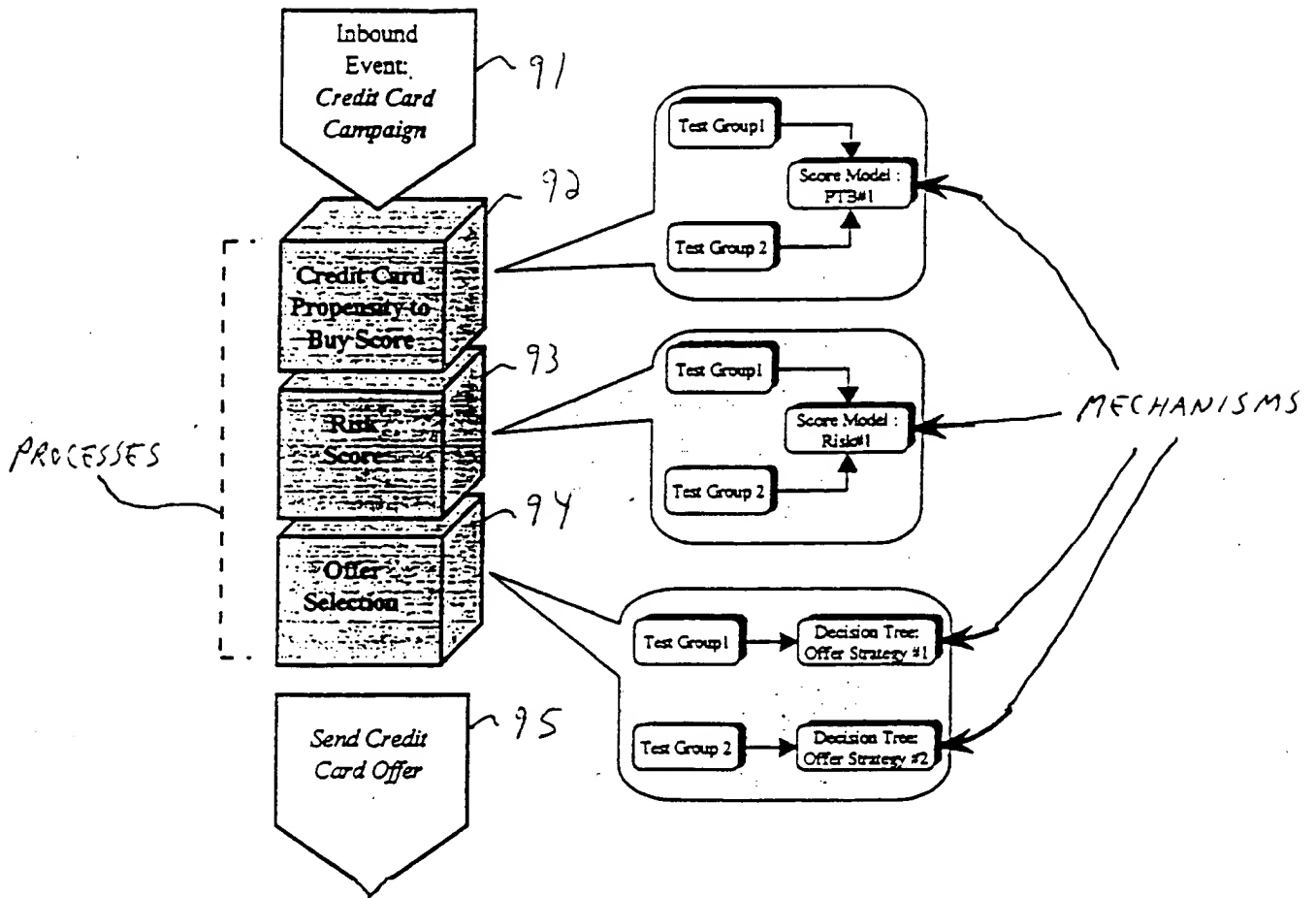


FIG. 6 PRIOR ART

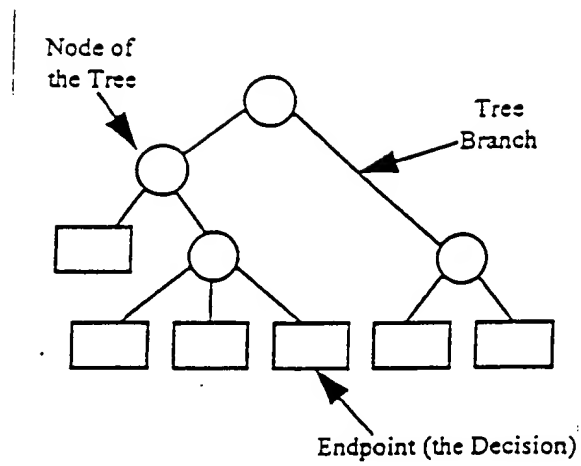


FIG. 7 PRIOR ART

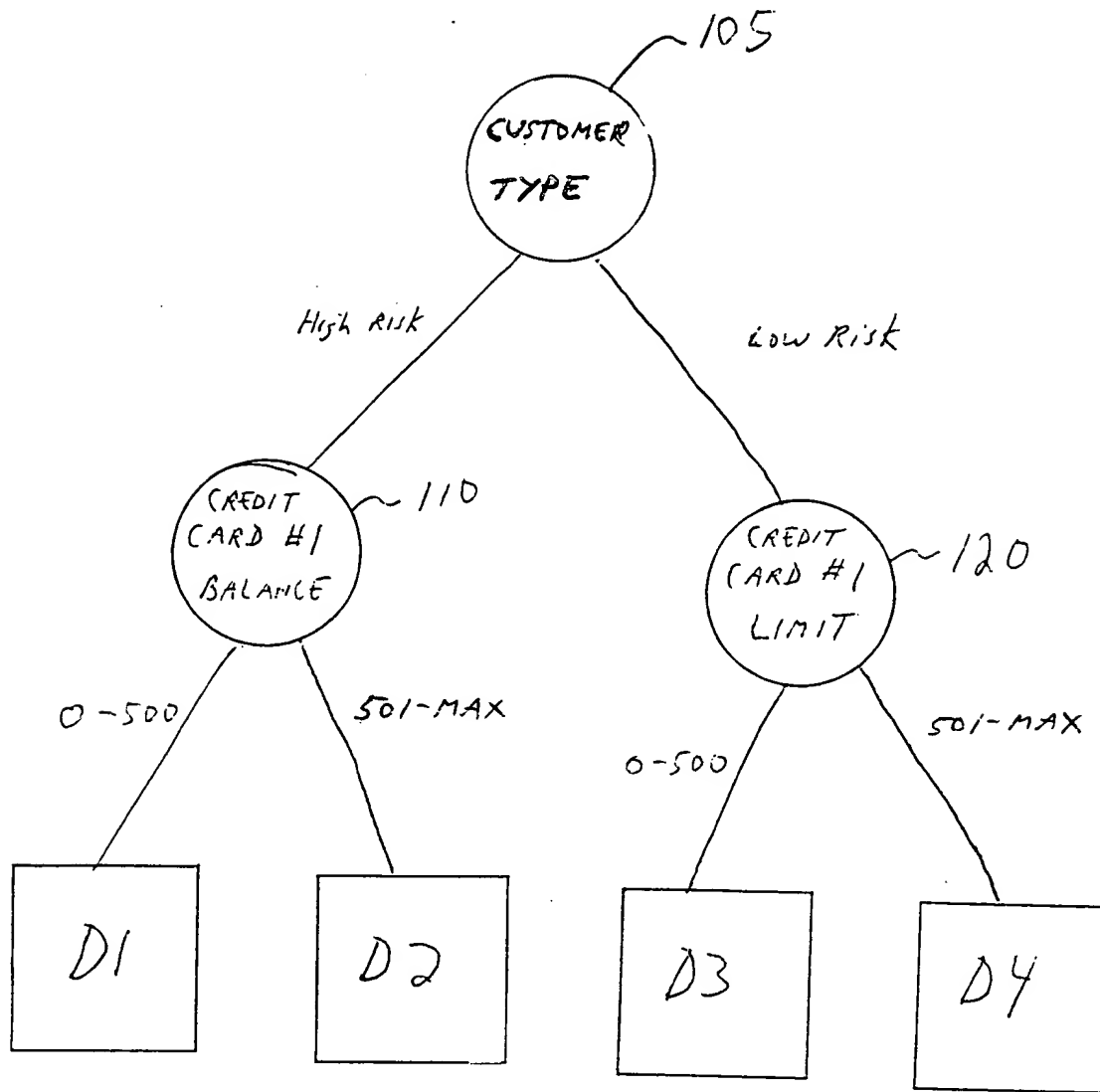


FIG. 8

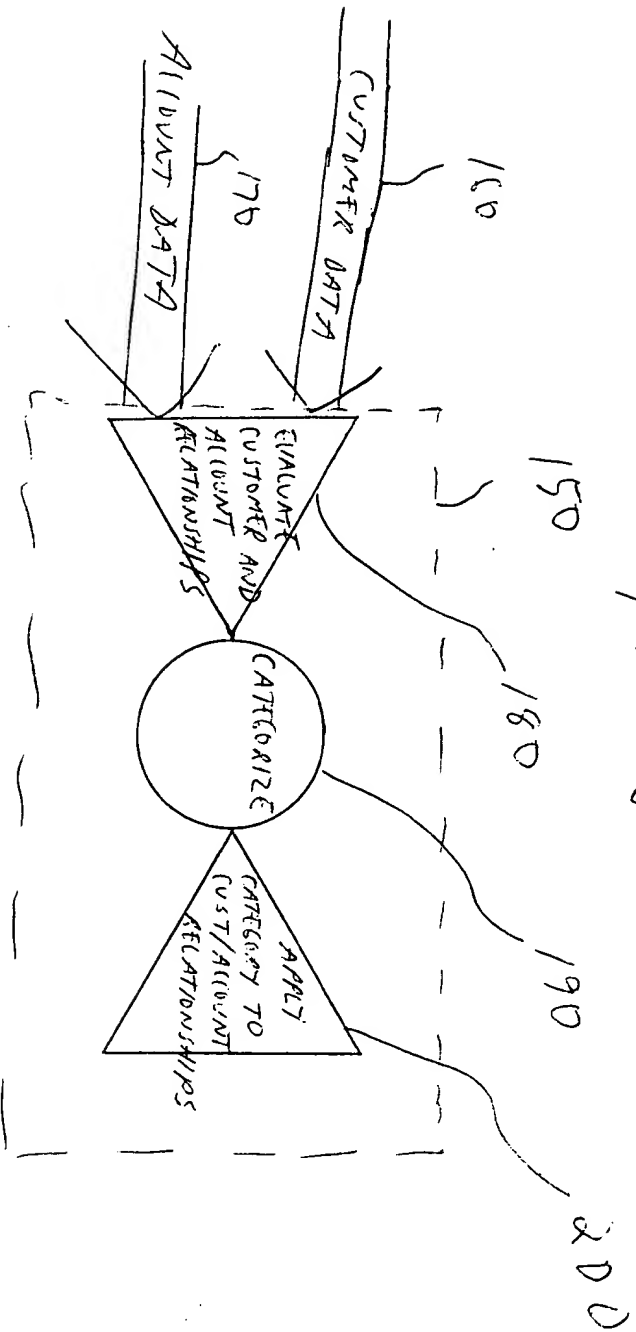


FIG. 9

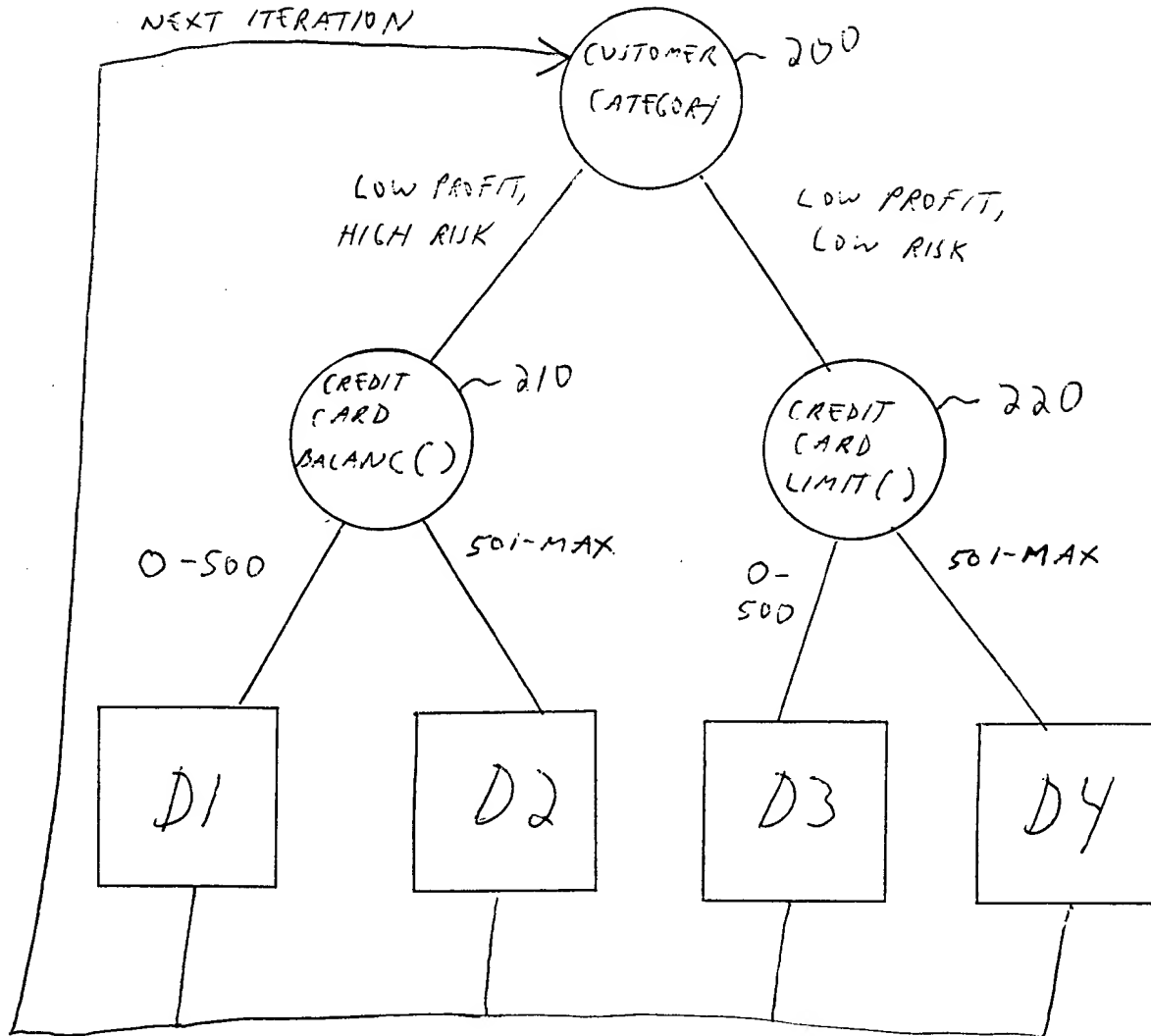


FIG. 10

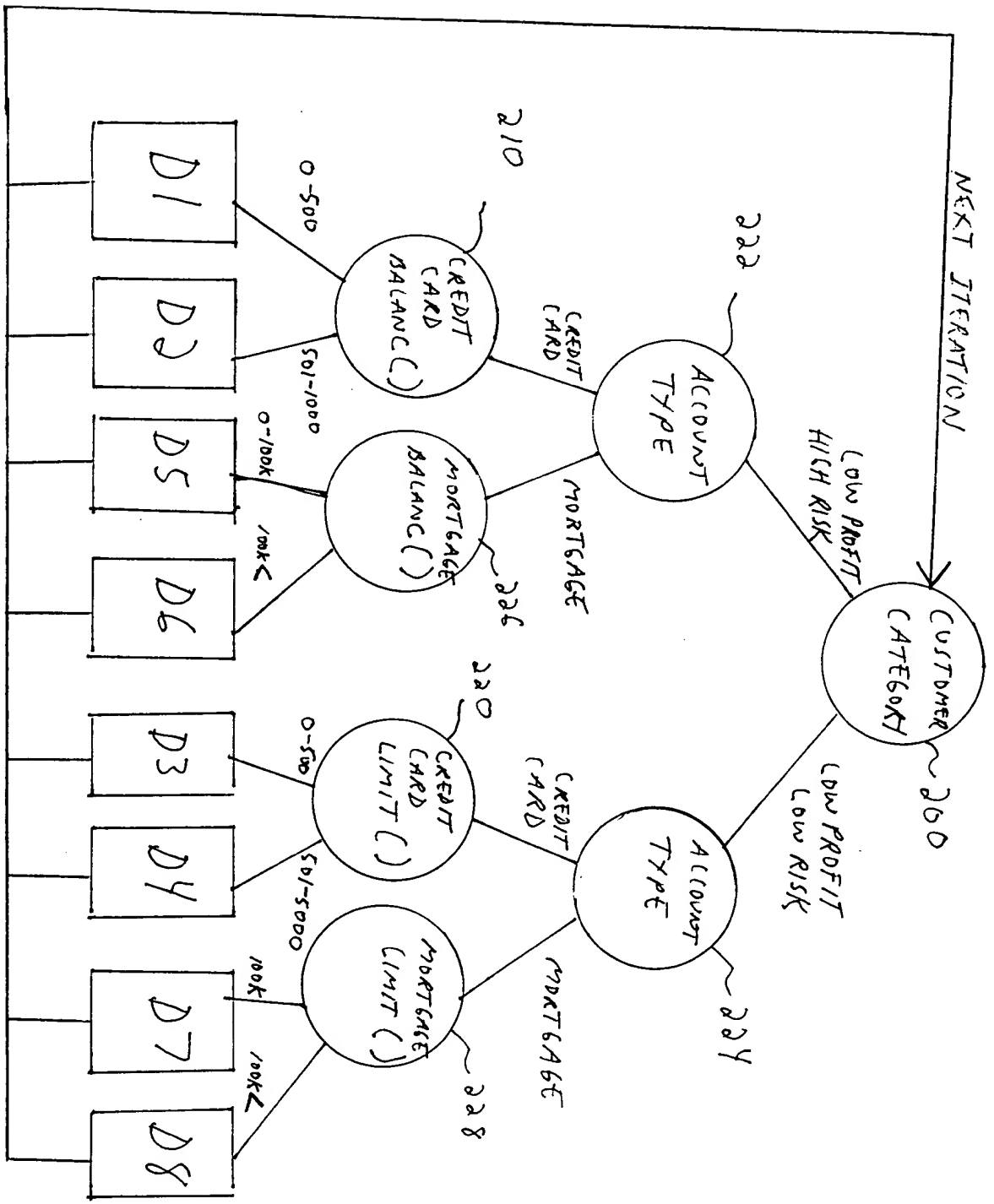
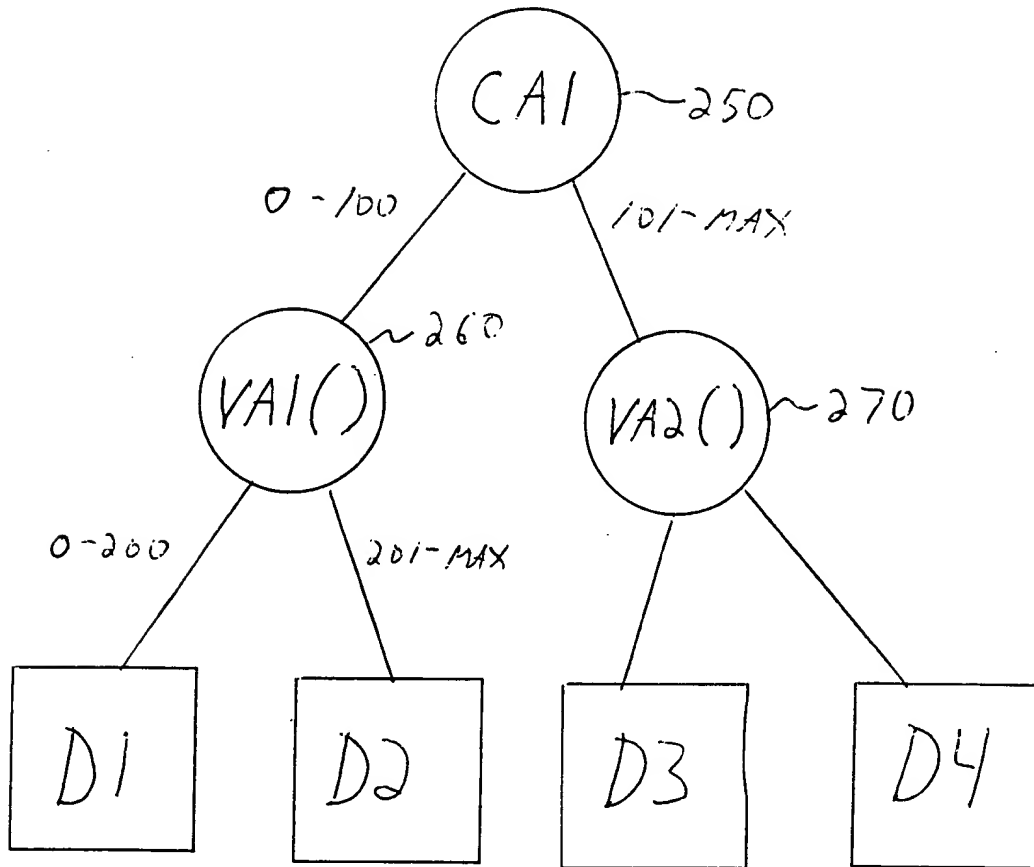


FIG. 11



EXTRACT 1

| ADDRESS | CAI | | | | | |
|---------|-----|--|--|---|---|----|
| FIELD | | | | . | . | . |
| | | | | | | 50 |

EXTRACT 2

[illegible]

EXTRACTS

| VAI(01) | VAI(02) | VAI(03) | VAI(04) | VAI(05) |
|---------|---------|---------|---------|---------|
| 100 | 500 | | | |

F16. 13

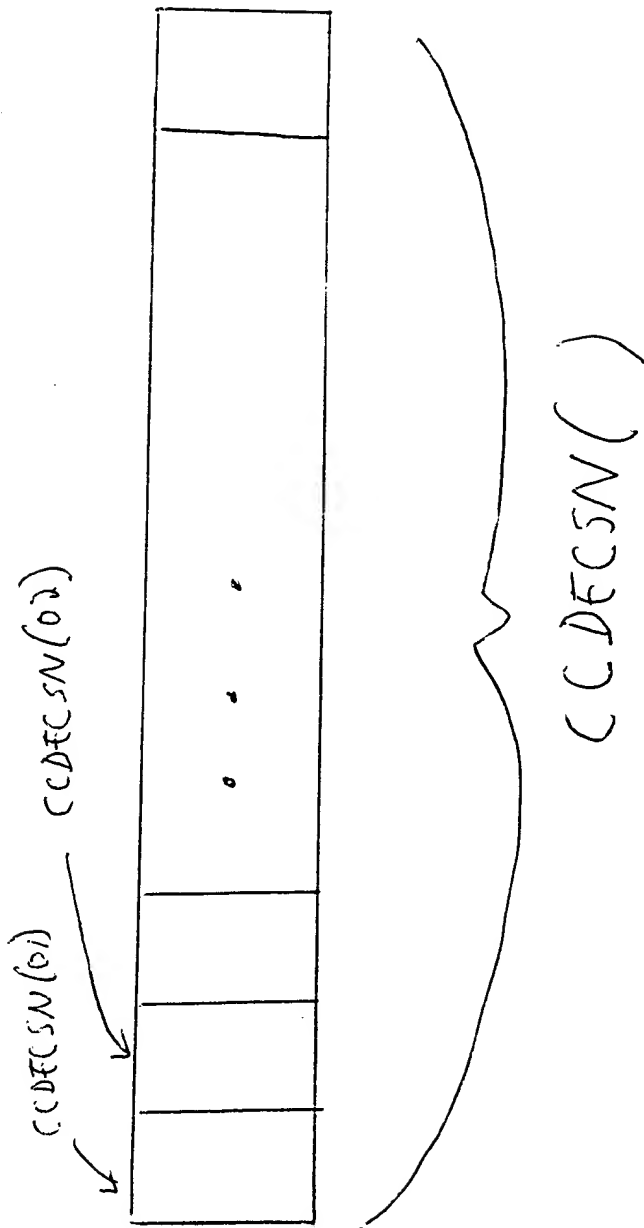


FIG. 14

CURRENT LIMIT ()

0-200 201-400 401-600 601-800 ≥ 801

| | | | | | |
|-------------------|------------|--|------|------|--|
| RISK SCORE () | 0-200 | | | | |
| | 201-400 | | | | |
| | 401-600 | | +400 | +500 | |
| | 601-800 | | | | |
| | ≥ 801 | | | | |

FIG. 15

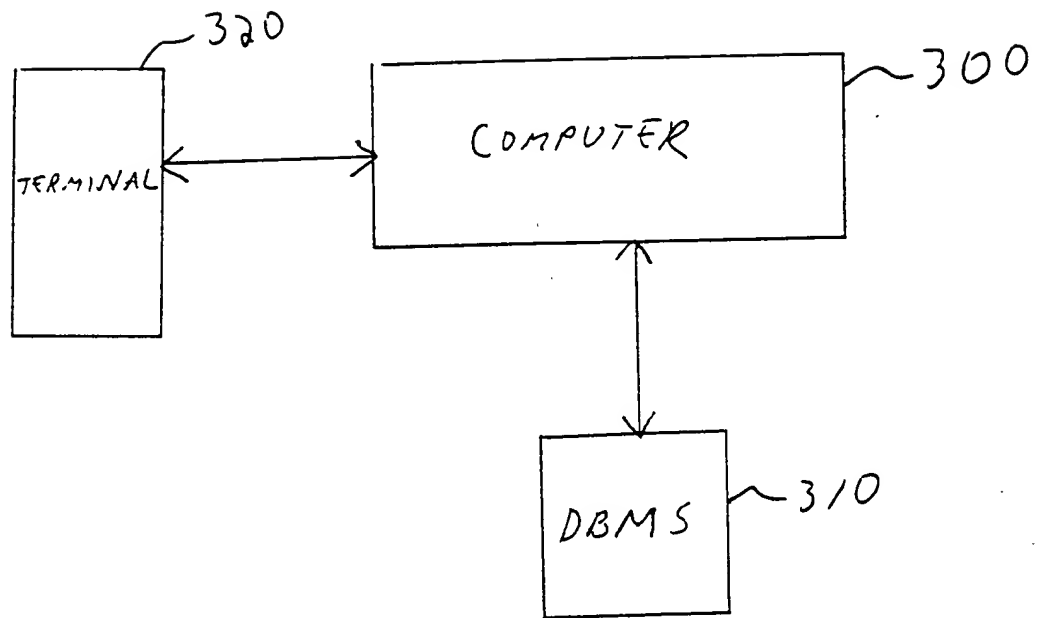


FIG. 16

